

06/26/00
862 U.S. PTO

"Express Mail" mailing label number EE752407481US
I, Peter K. Trzyna (Reg. No. 32, 601), hereby certify that this
paper or fee is being deposited with the United States Postal
Service "Express Mail Post Office to Addressee" service
under 37 CFR 1.10 on the date indicated below and is
addressed to the Commissioner of Patents and Trademarks,
Washington, D.C. 20231 on the date set forth below:

Signed: [Signature]
Peter K. Trzyna (Reg. No. 32,601)

Date: 26 June 2000

PATENT

Paper No. 1

File: Carr-P1-00

1c859 U.S. PTO
09/604696
06/26/00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster
Serial No. :
Filed :
For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE
CREDITING
Group Art Unit :
Examiner :

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

TRANSMITTAL LETTER

SIR :

Transmitted herewith for filing in the above-identified patent application is the
following:

1. Original utility patent application of 52 total pages with at least 1 Claim
and Abstract; and
2. 20 sheets of drawings, Figures 1-20.

Please direct all correspondence to the undersigned at the address given
below.

Respectfully submitted,

Date: 26 June 2000

[Signature]
Peter K. Trzyna
(Reg. No. 32,601)

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824

PETER K. TRZYNA
P. O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824